



Order Filed on January 30, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Ronald I. LeVine, Esq.
210 River Street, Suite 11
Hackensack, New Jersey 07601
Attorney for Debtors, Carmelo Scalia
and Stella Ann Scalia

In Re:

CARMELO SCALIA and
STELLA ANN SCALIA,

Debtors.

Case No.: 17-25081-VFP

Chapter: 13

Judge: Vincent F. Papalia

Hearing Date: January 11, 2023

**ORDER ON MOTION TO CANCEL AND DISCHARGE MORTGAGES, LIENS, SECURITY
AGREEMENTS, ASSIGNMENT OF RENTS, AND UCC FILINGS HELD BY THE PROVIDENT BANK**

The relief set forth on the following page numbered two (2) through eight (8) is hereby
ORDERED

DATED: January 30, 2023



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-VFP
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

The debtors having filed a Motion to Cancel and Discharge Mortgages, Liens, Security Agreements and UCC Filings Held by The Provident Bank, and the Court having considered any objections filed, it is hereby,

ORDERED, that the Debtors' motion is granted, and the Mortgages, Liens, Security Agreements, and UCC Filings below are hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address): 77 Humphrey Avenue, Bayonne, NJ 07002

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: March 27, 2011
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
 - i. Mortgage Book: 17702
 - ii. Page: 906
- e. Original Principal Balance of Mortgage/Lien: \$500,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 17, 2003
- c. Date of Recordation: March 1, 2004
- d. Place of Recordation: Hudson County
 - i. Document Type: Mortgage
 - ii. Mortgage Book: 11127

Page: 3
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-VFP
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

- iii. Page: 108
- e. Original Principal Balance of Mortgage/Lien: \$200,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 17, 2003
- c. Date or Recordation: March 1, 2004
- d. Place of Recordation: Hudson County
- i. Document Type: Commercial Assignment of Leases and Rents
- ii. Mortgage Book: 11127
- iii. Page: 118
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 2, 2005
- c. Date or Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
- i. Document Type: Construction Mortgage Security Agreement and Fixture Filing
- ii. Mortgage Book: 138919
- iii. Page: 310
- e. Original Principal Balance of Mortgage/Lien: \$500,000.00

Page: 4
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-SLM
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 2, 2005
- c. Date or Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
 - i. Document Type: Assignment of Leases Rentals and Profits
 - ii. Mortgage Book: 13819
 - iii. Page: 329
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 7, 2007
- c. Date or Recordation: February 20, 2007
- d. Place of Recordation: Hudson County
 - i. Document Type: Commercial Assignment of Leases and Rents
 - ii. Mortgage Book: 15527
 - iii. Page: 334
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Page: 5
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-SLM
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 1, 2011
- c. Date of Recordation: February 12, 2011
- d. Place of Recordation: Hudson County
 - i. Document Type: Mortgage and Note Modification Agreement
 - ii. Mortgage Book: Releases 661
 - iii. Page: 105
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: April 27, 2011
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
 - i. Document Type: Mortgage and Security Agreement
 - ii. Mortgage Book: 17702
 - iii. Page: 915
- e. Original Principal Balance of Mortgage/Lien: 110,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Page: 6
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-SLM
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 7, 2007
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
 - i. Document Type: Commercial Assignment of Leases and Rents
 - ii. Mortgage Book: 17702
 - iii. Page: 924
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date of Recordation: September 23, 2016
- d. Place of Recordation: Hudson County
 - i. Document Type: Lis Pendens
 - ii. Mortgage Book: Lis Pendens 484
 - iii. Page: 258
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Page: 7
Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-SLM
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date or Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
 - i. Document Type: UCC-1 - 2996
 - ii. Mortgage Book: N/A
 - iii. Page: N/A
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date or Recordation: December 28, 2010
- d. Place of Recordation: Hudson County
 - i. Document Type: UCC-3 Continuation 20101228110024020
 - ii. Mortgage Book: N/A
 - iii. Page: N/A

Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date or Recordation: October 9, 2015

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Debtor: Carmelo and Stella Ann Scalia
Case No.: 17-25081-SLM
Caption: Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements,
Assignments of Rents, and UCC Filings Held by The Provident Bank

- d. Place of Recordation: Hudson County
- i. Document Type: UCC-3 Continuation 20151009110020350
- ii. Mortgage Book: N/A
- iii. Page: N/A

Original Principal Balance of Mortgage/Lien: N/A

And it is FURTHER ORDERED that The Provident Bank shall vacate the foreclosure judgment in its foreclosure action, docket no. F-23153-16, dismiss the foreclosure case and discharge its lis pendens filed in Book 484 Page 258 of Hudson County.

<p>NOTE TO RECORDING OFFICER: THIS ORDER MUST BE CERTIFIED BY THE BANKRUPTCY COURT WITH THE APPROPRIATE SEAL BEFORE IT MAY BE RECORDED</p>

In re:
Carmelo Scalia
Stella Ann Scalia
Debtors

Case No. 17-25081-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 30, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carmelo Scalia, Stella Ann Scalia, 77 Humphrey Avenue, Bayonne, NJ 07002-2336

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James R. Ottobre	on behalf of Creditor THE PROVIDENT BANK jottobre@bournenoll.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor U.S. Bank National Association kbuttery@moodklaw.com
Laura M. Egerman	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 30, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Ronald I. LeVine

on behalf of Debtor Carmelo Scalia ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

Ronald I. LeVine

on behalf of Joint Debtor Stella Ann Scalia ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor U.S. Bank National Association sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12